

Certificate Number: 03621-PAE-DE-030450447

Bankruptcy Case Number: 13-12362



03621-PAE-DE-030450447

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 19, 2018, at 4:44 o'clock AM EST, Renee F Donovan completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 19, 2018 By: /s/Bill Sheehan

Name: Bill Sheehan

Title: Counselor